

Information to identify the case:

Debtor 1:	Adina N Williams	Social Security number or ITIN:	xxx-xx-3059
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 7/19/18
Case number:	18-24455-JKS	Date case converted to chapter:	7 1/7/19

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Adina N Williams	
2. All other names used in the last 8 years		
3. Address	863 Ternay Ave Scotch Plains, NJ 07076	
4. Debtor's attorney Name and address	Richard Obuch Richard Obuch, Esq. 1460 Morris Avenue Suite 1B Union, NJ 07083-3337	Contact phone (908) 624-1788
5. Bankruptcy trustee Name and address	Jay L. Lubetkin Rabinowitz, Lubetkin & Tully, L.L.C. 293 Eisenhower Parkway, Suite 100 Livingston, NJ 07039	Contact phone 973-597-9100

For more information, see page 2 >

Debtor **Adina N Williams**

Case number **18-24455-JKS**

6. Bankruptcy clerk's office	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 1/11/19
7. Meeting of creditors	February 4, 2019 at 02:00 PM Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Location: Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504
8. Presumption of abuse	The presumption of abuse does not arise. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.	Filing deadline: 4/5/19
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. Please do not file a proof of claim unless you receive a notice to do so.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

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12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Adina N Williams
 Debtor

Case No. 18-24455-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 309A

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 Total Noticed: 32

Date Rcvd: Jan 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 13, 2019.

db	+Adina N Williams, 863 Ternay Ave, Scotch Plains, NJ 07076-2128
tr	+Jay L. Lubetkin, Rabinowitz, Lubetkin & Tully, L.L.C., 293 Eisenhower Parkway, Suite 100, Livingston, NJ 07039-1711
517653477	Bayview Loan Svcing, P.O. Box 650091, Dallas, TX 75265-0091
517653479	Check and Go, 100 Commercial Dr, Fairfield, OH 45014-5556
517779347	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517653487	+Thrift Investment, 720 King George Rd, Fords, NJ 08863-1985
517731706	+Thrift Investment Corporation, 720 King George's Post Rd, PO Box 538, Fords, NJ 08863-0538
517653488	+Township of Scotch Plains, Sewer Dept., 430 Park Ave, Scotch Plains, NJ 07076-1716
517653489	+Toyota Motor Credit, 6565 Headquarters Dr, Plano, TX 75024-5965
517653490	+UNION COUNTY SHERIFF'S OFFICE, COUNTY ADMIN BLDG, 1ST FL, 10 ELIZABETHTOWN PLAZA, RE: F-024933-17, Elizabeth, NJ 07202-3451
517653491	US Dept. of Education, Direct Loan Servicing Center, P.O. Box 5609, Greenville, TX 75403-5609
517653492	+Walden University, 100 Washington Ave S. Ste 900, Minneapolis, MN 55401-2511
517769108	Wilmington Savings Fund Society, c/o FCI Lender Services, Inc., P.O. Box 27370, Anaheim, CA 92809-0112

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: robuchesq@msn.com Jan 12 2019 00:20:57 Richard Obuch, Richard Obuch, Esq., 1460 Morris Avenue, Suite 1B, Union, NJ 07083-3337
smg	E-mail/Text: usanj.njbankr@usdoj.gov Jan 12 2019 00:22:05 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 12 2019 00:22:03 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517766721	+EDI: ATLASACQU.COM Jan 12 2019 04:48:00 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
517653478	EDI: CAPITALONE.COM Jan 12 2019 04:48:00 CAPITAL ONE BANK, P.O. BOX 85015, Richmond, VA 23285-5015
517699327	EDI: CAPITALONE.COM Jan 12 2019 04:48:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517753640	EDI: BL-BECKET.COM Jan 12 2019 04:48:00 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517653480	+EDI: CFRFRSTNA.COM Jan 12 2019 04:48:00 Credit First, P.O. Box 81344, Cleveland, OH 44188-0001
517653481	EDI: RCSFNBMARIN.COM Jan 12 2019 04:48:00 Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
517653482	EDI: IRS.COM Jan 12 2019 04:48:00 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
517653483	EDI: CBSKOHL'S.COM Jan 12 2019 04:48:00 KOHL'S, P.O. BOX 3043, Milwaukee, WI 53201-3043
517726425	+EDI: MID8.COM Jan 12 2019 04:48:00 MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
517653484	E-mail/Text: bankruptcypgl@plaingreenloans.com Jan 12 2019 00:22:35 Plain Green, 93 Mack Rd, Ste 600, Box Elder, MT 59521
517695530	EDI: Q3G.COM Jan 12 2019 04:48:00 Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
517653486	EDI: RMSC.COM Jan 12 2019 04:48:00 Synchrony Bank, Attn: Bankruptcy Dept, P.O. Box 965060, Re: Lens Crafters, Orlando, FL 32896-5060
517653485	EDI: RMSC.COM Jan 12 2019 04:48:00 Synchrony Bank, Attn: Bankruptcy Dept, P.O. Box 965060, Re: PC Richards & Sons, Orlando, FL 32896-5060
517655236	+EDI: RMSC.COM Jan 12 2019 04:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517751843	EDI: BL-TOYOTA.COM Jan 12 2019 04:48:00 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517757357	+EDI: AIS.COM Jan 12 2019 04:48:00 Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin
Form ID: 309A

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Total Noticed: 32

Date Rcvd: Jan 11, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 13, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Wilmington Savings Fund Society, FSB, Acting Not in its Individual capacity but solely as trustee for SouthSide NSP Trust 2017-6
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Denise E. Carlon on behalf of Creditor BAYVIEW LOAN SERVICING, LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Jay L. Lubetkin jlubetkin@rltlawfirm.com, NJ57@ecfcbis.com, lvala@rltlawfirm.com, rgaydos@rltlawfirm.com

John R. Morton, Jr. on behalf of Creditor Thrift Investment Corporation
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

Rebecca Ann Solarz on behalf of Creditor BAYVIEW LOAN SERVICING, LLC rsolarz@kmlawgroup.com

Richard Obuch on behalf of Debtor Adina N Williams robuchesq@msn.com, robuch@msn.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7